AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A computer-implemented method for processing insurance claims in a system having a plurality of software components comprising the computer-implemented steps of:

analyzing text associated with an insurance claim by a text analyzer to

identifying, by a text analyzer using a specialized insurance dictionary, insurance data elements in text associated with an insurance claim;

extract extracting, by the text analyzer, the insurance data elements of the insurance claim related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

storing, by the text analyzer, the extracted insurance data elements in data tables corresponding to the insurance claim;

developing a subrogation potential score by a rules engine for each of the insurance data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

determining, by a score analyzer, if the insurance claim has subrogation potential

based on the subrogation potential scores developed for each of the

insurance data elements.

2.   (Canceled)

3.   (Currently Amended) The computer-implemented method of claim 1,

wherein the analyzing further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

4.   (Previously Presented) The computer-implemented method of claim 3,

wherein the groups are non-sentence groupings.

5.   (Canceled)

6.   (Previously Presented) The computer-implemented method of claim 3,

wherein the groups are sentences.

7.   (Currently Amended) A computer-implemented method for processing an insurance claim in a system having a plurality of software modules, comprising the computer-implemented steps of:

receiving text corresponding to the insurance claim by a receiving module, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

automatically separating the text into groups of words by a separating module;

~~analyzing the groups of words to extract data elements of the insurance claim by an analyzing module;~~

identifying, by a text analyzer using a specialized insurance dictionary, insurance data elements of an insurance claim in the groups of words;

extracting, by the text analyzer, the insurance data elements related to the insurance claim's subrogation potential;

storing, by the text analyzer, the extracted insurance data elements in data tables corresponding to the insurance claim;

developing a value for each of the insurance data elements by an assigning module, the value reflecting each insurance data element's relevance to the claim subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing historical claim data, or

assigning the value using the set of rules; and

evaluating the values developed for the <u>insurance</u> data elements by an

evaluating module to determine whether the insurance claim has

subrogation potential.

8.   (Previously Presented) The computer-implemented method of claim 7,

wherein the value is a subrogation potential score.

9.   (Previously Presented) The computer-implemented method of claim 7,

wherein the values are based on historical data about subrogation of insurance claims.

10.   (Previously Presented) The computer-implemented method of claim 7,

wherein the values are based on industry practice regarding subrogation of insurance

claims.

11.   (Previously Presented) The computer-implemented method of claim 7,

wherein the values are based on state law regarding subrogation of insurance claims.

12.   (Currently Amended) A system for processing insurance claims

comprising:

a text analyzer <u>for:</u> ~~that analyzes text associated with an insurance claim and~~

<u>identifying insurance data elements in text associated with an insurance</u>

<u>claim using a specialized insurance dictionary,</u>

~~extracts~~ <u>extracting the insurance</u> data elements ~~of the insurance claim~~

related to the insurance claim's subrogation potential, the text

comprising at least one of the following: sentence textual groups

and non-sentence textual groups[[;]]<u>, and</u>

<u>storing, by the text analyzer, the extracted insurance data elements in</u>

<u>data tables corresponding to the insurance claim;</u>

a rules engine for:

developing a subrogation potential score for each of the <u>insurance</u> data

elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of

rules created from existing historical claim data, or

assigning the subrogation potential score using the set of

rules; and

determining if the insurance claim has subrogation potential based on the

subrogation potential scores developed for each of the <u>insurance</u>

data elements; and

a processor to run the text analyzer and the rules engine.

13.   (Canceled)

14.   (Currently Amended) The system of claim 12, wherein the text analyzer further comprises:

a word parser for separating the text into words;

a sentence splitter for collecting the words into groups; and

a grammatical parser for parsing the groups into the insurance data elements.

15.   (Currently Amended) The system of claim 14, wherein ~~the text analyzer further comprises a~~ the specialized insurance dictionary is used by at least one of the word parser, the sentence splitter, and the grammatical parser.

16.   (Currently Amended) A system for processing an insurance claim, comprising:

a text analyzer for: ~~that receives~~

receiving text corresponding to the insurance claim, ~~automatically separates the text into groups of words, and analyzes the groups of words to~~

identifying insurance data elements in the text using a specialized insurance dictionary,

~~extract~~ extracting the insurance data elements ~~of the insurance claim,~~ the text comprising at least one of the following: sentence textual groups and non-sentence textual groups[[;]], and

storing, by the text analyzer, the extracted insurance data elements in

data tables corresponding to the insurance claim;

a rules engine for:

developing a value for each of the data elements, the value reflecting each

insurance data element's relevance to claim subrogation potential,

wherein the developing further comprises:

calculating the value using a set of rules created from

existing historical claim data, or

assigning the value using the set of rules; and

evaluating the values developed for the insurance data elements to

determine whether the insurance claim has subrogation potential;

and

a processor that runs the text analyzer.

17.   (Original) The system of claim 16, further comprising a processor that runs

the rules engine.

18.   (Original) The system of claim 16, wherein the values are based on

historical data about subrogation of insurance claims.

19.   (Original) The system of claim 16, wherein the values are based on industry practice regarding subrogation of insurance claims.

20.   (Original) The system of claim 16, wherein the values are based on state law regarding subrogation of insurance claims.

21.   (Currently Amended) A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module for: configured to analyze

identifying insurance data elements in text associated with an

insurance claim using a specialized insurance dictionary,

extract extracting the insurance data elements of the insurance

claim related to the insurance claim's subrogation potential,

the text comprising at least one of the following: sentence

textual groups and non-sentence textual groups[[;]], and

storing the extracted insurance data elements in data tables

corresponding to the insurance claim;

an assigning module configured for developing a subrogation potential

score for each of the insurance data elements, wherein the

developing further comprises:

calculating the subrogation potential score using a set of

rules created from existing historical claim data, or

assigning the subrogation potential score using the set of

rules; and

a determining module ~~configured to determine~~ for determining if the

insurance claim has subrogation potential based on the subrogation

potential scores developed for each of the insurance data

elements.

22.   (Canceled)

23.   (Currently Amended) The computer usable medium of claim 21, wherein

the analyzing module further comprises:

a separating module ~~configured to separate~~ for separating the text into

words;

a collecting module ~~configured to collect~~ for collecting the words into

groups; and

a parsing module ~~configured to parse~~ for parsing the groups into the

insurance data elements.

24.   (Currently Amended) A computer usable medium having computer readable code embodied therein for processing an insurance claim, the computer readable code comprising:

a receiving module ~~configured to receive~~ for receiving text corresponding

to the insurance claim, the text comprising at least one of the

following: sentence textual groups and non-sentence textual

groups;

a separating module ~~configured to~~ for automatically ~~separate~~ separating

the text into groups of words;

an analyzing module for: ~~configured to analyze~~

identifying insurance data elements of an insurance claim the

groups of words using a specialized insurance dictionary,

~~extract~~ extracting the insurance data elements ~~of the insurance~~

~~claim~~ related to the insurance claim's subrogation potential,

and

storing the extracted insurance data elements in data tables

corresponding to the insurance claim;

an assigning module ~~configured to develop~~ for developing a value for each

of the insurance data elements, the value reflecting each insurance

data element's relevance to claim subrogation potential, wherein

the developing further comprises:

calculating the value using a set of rules created from

existing historical claim data, or

assigning the value using the set of rules; and

an evaluating module ~~configured to evaluate~~ <u>for evaluating</u> the values

developed for the <u>insurance</u> data elements to determine whether

the insurance claim has subrogation potential.

25.   (Previously Presented) The computer usable medium of claim 24, wherein the value is a subrogation potential score.

26.   (Currently Amended) A computer-implemented method for processing insurance claims in a system having a plurality of software components comprising the computer-implemented steps of:

> ~~analyzing text associated with an insurance claim by a text analyzer to~~
>
> > <u>identifying, by a text analyzer using a specialized insurance dictionary,</u>
> >
> > <u>insurance data elements in text associated with an insurance claim;</u>
>
> ~~extract~~ <u>extracting, by the text analyzer, the insurance</u> data elements ~~of the~~
>
> > ~~insurance claim~~ related to the insurance claim's subrogation
> >
> > potential, the text comprising at least one of the following: sentence
> >
> > textual groups and non-sentence textual groups;
>
> <u>storing, by the text analyzer, the extracted insurance data elements in</u>
>
> > <u>data tables corresponding to the insurance claim;</u> and
>
> determining, as a function of subrogation potential scores associated with
>
> > at least a set of the <u>insurance</u> data elements by a referral engine,

wherein the subrogation potential scores are developed by

calculating the subrogation potential score using a set of rules

created from existing historical claim data, or assigning the

subrogation potential score using the set of rules, whether the

insurance claim is to be referred for subrogation.

27. (Currently Amended) The computer-implemented method of claim 26,

further comprising:

developing the subrogation potential scores for the set of insurance data

elements.

28. (Currently Amended) The computer-implemented method of claim 26,

wherein the analyzing further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

29. (Currently Amended) The computer-implemented method of claim 26,

further comprising:

applying a rule that specifies the set of <u>insurance</u> data elements and the

subrogation potential scores associated with the set of <u>insurance</u>

data elements.

30.   (Currently Amended) A system for processing insurance claims

comprising:

a text analyzer for<u>:</u> ~~analyzing text associated with an insurance claim to~~

<u>identifying insurance data elements in text associated with an insurance</u>

<u>claim using a specialized insurance dictionary,</u>

~~extract~~ <u>extracting the insurance</u> data elements ~~of the insurance claim~~

related to the insurance claim's subrogation potential, the text

comprising at least one of the following: sentence textual groups

and non-sentence textual groups[[;]]<u>, and</u>

<u>storing, by the text analyzer, the extracted insurance data elements in</u>

<u>data tables corresponding to the insurance claim;</u>

a referral engine for determining, as a function of subrogation potential scores

associated with at least a set of the <u>insurance</u> data elements, wherein the

subrogation potential scores are developed by calculating the subrogation

potential score using a set of rules created from existing historical claim

data, or assigning the subrogation potential score using the set of rules,

whether the insurance claim is to be referred for subrogation; and

a processor to run the text analyzer and the referral engine.

31.   (Currently Amended) The system of claim 30, wherein the referral engine

further develops the subrogation potential scores for the set of <u>insurance</u> data elements.

32.   (Currently Amended) The system of claim 30, wherein the text analyzer

further separates the text into words, collects the words into groups, and parses the

groups into the <u>insurance</u> data elements.

33.   (Currently Amended) A computer usable medium having computer

readable code embodied therein for processing insurance claims, the computer

readable code comprising:

      an analyzing module <u>for:</u> ~~configured to analyze~~

            <u>identifying insurance data elements in</u> text associated with an

                  insurance claim <u>using a specialized insurance dictionary,</u>

              ~~extract~~ <u>extracting the insurance</u> data elements ~~of the insurance~~

                ~~claim~~ related to the insurance claim's subrogation potential,

                the text comprising at least one of the following: sentence

                textual groups and non-sentence textual groups[[;]]<u>,</u> and

            <u>storing the extracted insurance data elements in data tables</u>

                <u>corresponding to the insurance claim;</u>

      a determining module ~~configured to determine~~ <u>for determining</u>, as a

            function of subrogation potential scores associated with at least a

            set of the <u>insurance</u> data elements, wherein the subrogation

potential scores are developed by calculating the subrogation

potential score using a set of rules created from existing historical

claim data, or assigning the subrogation potential score using the

set of rules, whether the insurance claim is to be referred for

subrogation; and

a processing module to run the analyzing module and the determining

module.

34.   (Currently Amended) The computer usable medium of claim 33, further

comprising:

an assigning module ~~configured to develop~~ for developing the subrogation

potential scores for the set of insurance data elements.

35.   (Currently Amended) The computer usable medium of claim 33, wherein

the analyzing module further comprises:

a separating module ~~configured to separate~~ for separating the text into

words;

a collecting module ~~configured to collect~~ for collecting the words into

groups; and

a parsing module ~~configured to parse~~ for parsing the groups into the

insurance data elements.

36.   (Currently Amended) The computer usable medium of claim 33, further

comprising:

an applying module ~~configured to apply~~ <u>for applying</u> a rule that specifies

the set of <u>insurance</u> data elements and the subrogation potential

scores associated with the set of <u>insurance</u> data elements.